



Empowerment of Tribal Women through Lakshmir Bhandar Scheme: A Study of Jungle Mahal with Reference to Paschim Medinipur and Purulia Districts

Sourav Bag

Research Scholar, Rabindra Bharati University, Kolkata

DOI: <https://doi.org/10.70798/IJOMR/020040027>

Email: bagsourav312@gmail.com

Received 20/05/2025	Abstract <i>Recognizing the empowerment of women is crucial in understanding their current status. Nearly half of the entire tribal population consists of tribal women. Similar to other communities, the advancement of tribal communities is significantly influenced by the improvement of tribal women's status. In 2021, the West Bengal government launched the Lakshmir Bhandar Scheme to offer basic income support to women who are the heads of their households. Under this welfare scheme, women aged between 25 and 60 years will receive financial assistance. Through this study, we try to assess the impact of this scheme on tribal women in Southern Bengal with reference to the Districts of Paschim Medinipur and Purulia.</i>
Accepted 26/05/2025	
Published 09/07/2025	
Keywords: Empowerment, Jungle Mahal, Lakshmir Bhandar, Tribal Women	

Introduction

Tribal women experience neglect, even though their status in families and society may be better than that of non-tribal communities. They share the responsibilities of earning a livelihood alongside men while also managing household duties, yet they remain a vulnerable group within their communities, facing poor health, nutrition, and education. Additionally, tribal women are often plagued by high levels of nutritional anemia, which contributes to low birth weights in infants, resulting in elevated rates of infant mortality (IMR) and maternal mortality (MMR) in various tribal regions across the country. Furthermore, a significant number of tribal women who migrate to urban areas or other regions as laborers endure numerous challenges and indignities, often falling prey to sexual harassment and exploitation.

Poverty restricts women's opportunities to participate equally in developmental initiatives, decision-making processes, and mobility. In the subsistence sector, women invest the most time in gathering fuel, fodder, water, tending to livestock, and managing kitchen gardens. Deforestation limits the poor's livelihood options, leading to migration to urban areas. Poverty forces them into the lowest social strata. When considering tribal women, their situation is even more dire, with the challenges related to their social and economic empowerment being particularly complex.

The World Bank defines Empowerment as “the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions out comes. Central to this process is action which both builds individual and collective assets and improves the efficiency and fairness of the organization and institutional context which govern the use of these assets.” The Government of India proclaimed 2001 as 'Women's Empowerment Year' and has been striving to enhance their situation at both the national and international fronts. However, the issue of whether women in India have truly been empowered is still unresolved. Despite numerous initiatives, why do women, especially those from tribal communities, still lag significantly behind other groups?

According to PRATICHI (INDIA) TRUST's 2023 research report, we can explore women empowerment through three levels:

1. Micro-level (personal empowerment): Women gain personal freedom and confidence by controlling their money.
2. Meso-level (relational empowerment): Women's control over resources affects their relationships with family members.
3. Macro-level (societal empowerment): A shift in societal behaviour occurs when many women gain financial independence.

Therefore, it is essential to empower tribal women, and external initiatives are required to enhance their quality of life. Without the empowerment or proactive changes among tribal women, achieving balanced development remains unattainable. We cannot reach advanced development levels while sidelining women, especially tribal women, from developmental strategies and procedures. Like other parts of India, the condition of tribal women of Jungle Mahal is not an exception. They are the venerable people in terms of both socially as well as economically.

In rural Bengal, women traditionally managed the **Lakshmir Bhandar**- a savings mechanism named after the goddess Lakshmi which symbolizes wealth and security. The name behind this scheme can be rooted back to folk culture, there was a religious theme in it, so the reserve became known as Lakshmi's Bhandar. Devi Lakshmi, the goddess of affluence and good luck in Indian tradition, came to depict livelihood and security in rural Bengal. Her Bhandar- a symbol of abundance, continuity, and protection- helped shield families from the ups and downs of agricultural income. The responsibility for managing the Lakshmir Bhandar was usually given to the eldest married woman in the family or someone she trusted to take care of it.

According to the data given by NSS 68th Round – Household Consumption Expenditure Survey, here is noticeable inequality in monthly spending between different castes in West Bengal. This gap in spending also leads to inequalities in health and education. By adjusting the amount of financial aid based on caste and tribe, it might help bring some balance to key areas of development. So, the **caste-based inequalities in consumption** in West Bengal make the scheme even more significant. Furthermore, The COVID-19 pandemic disproportionately impacted working women, causing many to lose their jobs. The cash transfer during this period was crucial for survival.

However, the primary target of the scheme is women who do not hold a permanent position in either the government or the private sector. Women from general category families will receive Rs 1000 per month, while women from SC/ST families will receive Rs 1,200 per month. About 1.6 crore households in West Bengal will benefit from this scheme. The scheme was primarily

designed considering the state's average monthly household expenditure, which is around Rs 5,249. The financial aid provided through this scheme will cover 10% to 20% of the monthly expenses for the beneficiaries. The money will be directly deposited into the bank accounts of those who qualify.

To prevent fraud and ensure fairness, the State government decided to distribute forms for the Lakshmir Bhandar Scheme through Duare Sarkar camps. At these camps, a unique identification number is created using the Aadhaar card. Official data shows that many families have benefited from the program. Government workers also visit rural areas (called Duare Sarkar) regularly to make sure that the eligibility rules and processes are properly followed. The scheme has been appreciated for helping to decrease income gaps in West Bengal. The Lakshmir Bhandar Scheme has been a huge success, not only providing vital support to the people but also helping to reduce financial inequality and improve the lives of women. It has also promoted financial inclusion and strengthened the state's economy. West Bengal even won the SKOCH Award in the Women and Child Development category for the success of the Lakshmir Bhandar scheme (Rakshit, 2023).

Review of Literature

Tayyab (2017), in his research titled "The Socio-Economic Conditions of Tribal Communities in India," examined that both central and state governments, along with planners, have formulated and implemented various policies aimed at improving the social and economic conditions of Scheduled Tribes (STs), who have historically faced backwardness for various historical reasons. Consequently, this study assesses numerous socio-economic aspects of tribal communities in India. The results of the study indicate a strong need to enhance the socio-economic conditions of tribal individuals. Despite numerous developmental programs, the economic standards of these tribes remain significantly low, highlighting the necessity for collaborative efforts and effective coordination among all stakeholders involved in the development of the tribal community, whether directly or indirectly.

Bhukya (2015), in his research "Empowerment of Tribal Women in India," indicated that empowering women in India calls for a comprehensive approach that addresses the different social structures that govern women's lives. In India, identity politics serves as a potent political tool that is both utilized and misused across political and social institutions. Various social movements advocate for the rights of marginalized groups, including the movements for Dalit rights and Tribal rights. These movements have made significant strides in ensuring representation for traditionally marginalized communities in mainstream society. However, women's rights within these movements remain largely unaddressed, perpetuating inequalities within the structures through which they seek inclusion. Thus, approaches to empower women should not only focus on providing services but also on acknowledging the complex realities of multiple layers of discrimination that obstruct their access to these services.

A study by Mohapatra (2017), titled "Economic and Political Empowerment of Women in Tribal Communities of Contemporary Odisha," reported that tribal women in Odisha hold a respected position within their communities, playing significant roles in socio-cultural, political, and economic spheres. The main hypothesis posited in this paper suggests that the status of tribal women in Odisha is both economically and politically attained, making them more empowered

than their non-tribal counterparts. Therefore, the status of empowered women within Odisha's tribal communities can be described as relatively high. Generally, a sense of gender equality between the sexes is evident in many tribal societies in Odisha. This research primarily focuses on evaluating the role of empowered tribal women in the economic and political spheres of their communities. Tribal women in Odisha are not facing struggles for their socio-economic and political empowerment, as traditional tribal norms are comparatively more liberal toward women in their communities. Tribal women occupy a distinct status and are often more empowered than non-tribal women due to their crucial involvement in social, political, cultural, religious, and economic aspects within their families and at the village or community level. Women constitute approximately half of the tribal population, and their contribution is vital since the family's economic stability and management largely depend on them. In several respects, tribal women are in a better position and exhibit more empowerment in specific areas.

Panigrahi (2017), in his research titled "Economic Status of Tribal Women: A Case Study of Southern Chhattisgarh," noted that scheduled tribes represent a small segment of the nation's overall population and face marginalization in various aspects of society. While constitutional provisions have initiated changes in their status, they still encounter numerous challenges. Tribal women in India are more industrious than tribal men and make substantial contributions to their family income; however, their options for income generation are restricted. Economic status plays a significant role in shaping an individual's life and behavior. Consequently, it's vital to examine the economic status of tribal women and to understand their relationship with the surrounding environment. The paper analyzed the situation of tribal women in southern Chhattisgarh regarding their education, health, occupations, income, employment, and savings patterns. The findings revealed that the status of tribal women is inferior not only compared to that of the general female population but also in relation to tribal men. This situation is characterized by overwork, the intrusion of exploitative market forces into tribal communities, illiteracy, high fertility rates, and prevalent malnutrition. Thus, this study is based on primary data gathered from a survey conducted in southern Chhattisgarh (specifically in the Bastar and Dantewara districts) to assess the economic standing of tribal women.

Chatterjee (2023) examined "The Role of Lakshmi Bhandar Scheme in Improving Financial Inclusion for Women in West Bengal: A Review." The study aimed to assess the scheme's impact on women in West Bengal, showing that it has successfully empowered them. It is evident that the West Bengal government is committed to the growth and well-being of all its residents.

Rakshit (2023) authored an article titled "Empowering Women through Lakshmi Bhandar Scheme: A Study of Maynaguri CD Block in West Bengal." This research was designed to evaluate the scheme's impact on women in West Bengal. The study's findings indicated significant effectiveness in economically and socially empowering women. By offering financial support, the scheme has allowed women to gain greater authority over their lives, nurturing a sense of independence and self-reliance.

Das (2023) wrote about the "Impact of Lakshmi Bhandar Scheme in Improving Social Security for Empowering Women in West Bengal." The study's objectives include examining the scheme's influence on poverty alleviation and income generation. Furthermore, the research will assess whether the initiative has been successful in enhancing gender equality among its

beneficiaries. A case study approach was utilized. The findings suggest that the government must implement improvements to enhance the efficiency of this program. The Lakshmir Bhandar initiative is a commendable effort by the West Bengal government to promote financial inclusion.

Objective of the Study

The current study aims to explore the influence of the Lakshmir Bhandar scheme on tribal women in the Paschim Medinipur and Purulia districts within Jungle Mahal, as well as its limitations.

Methodology of the Study

Jungle Mahal is formed by 23 blocks under four districts named Paschim Medinipur, Purulia, Bankura and Jhargram. For the survey, we selected two districts, i.e. Paschim Medinipur and Purulia. One Block from each district was selected in terms of the highest tribal percentage. From Paschim Medinipur, Garbeta II block and from Purulia, Bandwan block were selected following this method and from each block, two villages were chosen in terms of the highest tribal percentage and population. A total of forty-four households were surveyed, with a number of eleven households from each village respectively.

Result and Discussion

Beneficiaries of Lakshmir Bhandar Scheme

District Name	Village Name	Applicant in village (%)	Beneficiary in Village (%)	Applicant in district (%)	Beneficiary in (%) district
Paschim Medinipur	Metyal	100	100	100	100
	Betjharia	100	100		
Purulia	Ledam	98.91	75	90.91	70
	Senkabesa	82.91	65		

Source: Field Data

From our survey it is revealed that 100% and 90.91% of women from the surveyed households in Paschim Medinipur and Purulia applied for this scheme and out of application 100% of women from Paschim Medinipur and 70% of women from Purulia are benefited by this scheme. In Purulia, whose required documents for this scheme was not satisfactory did not apply for it and in some cases, after application, it was also rejected due to the same problem which make a considerable difference compare to Paschim Medinipur where cent Percent women are benefited by this scheme. It should be noted that 100% of women from Metyal and Betjharia in Paschim Medinipur are getting benefit from this scheme, whereas only 75% from Ledam and 65% from Senkabesa in Purulia are benefited through this scheme. So, there is a sharp difference in terms of empowerment of tribal women between these two districts in Jungle Mahal. According to the surveyed households, the key benefits of the scheme is the constant flow of money which gives women a sense of security and freedom. This monthly allowance, though small, allows women to

plan ahead and make decisions about its use, including saving for future needs. Most of the cases, the scheme also contributes to financial inclusion of the survey households in Jungle Mahal by encouraging women to open and manage bank accounts, even in remote areas.

Conclusion

In Jungle Mahal, where the Lakshmi Bhandar scheme has gained appreciation for its endeavour to elevate marginalized people of society, it has also garnered condemnation for its shortcomings. Such as:

(1) Low participation of Scheduled Tribes (ST): ST women are underrepresented in the scheme. Outreach programs in tribal settlements and increased access to documents for marital home addresses could improve their participation.

(2) Perception of the scheme: Many women view the cash transfer as a favour rather than an entitlement, making this policy look like a “freebie” rather than a basic right. This matter emphasizes a need for greater understanding about their rights.

(3) Financial inclusion barriers: Although women are opening accounts, challenges such as distance from banks and administrative hurdles persist.

According to PRATICHI (INDIA) TRUST’s 2023 research report, there are some ideas which can improve the scheme

1. Application tracking systems: A more decentralized communication system could help women track their applications and address issues more efficiently.

2. Universal upgrades: Increasing the amount for all women to Rs. 1000 would make a bigger difference, especially for those from lower economic backgrounds.

3. ST participation: increasing outreach and coordination among government departments could boost the participation of tribal women.

The Lakshmi Bhandar Scheme (Prakalpa) is not just a cash transfer program; it is an instrument for women's empowerment, allowing women in West Bengal to take control of their finances and contribute to their families' and communities' well-being without always depending on their male counterparts. Although the amount is small, the money still provides a measure of security and freedom, empowering women to plan for the future and make decisions that improve their lives. Moreover, the scheme promotes social unity, as women increasingly engage in community activities and foster mutual support networks. However, to achieve its full potential, the scheme requires greater outreach to marginalized communities and improved access to application tracking and financial services.

References

- Pratichi (India) Trust. (2023). *Flow As Security: An Assessment of Lakshmi Bhandar Scheme*.
Rakshit, U. (2023). Empowering Women through Lakshmi Bhandar Scheme: A Study of Maynaguri CD Block in West Bengal. *Journal of Arts, Humanities and Social Sciences*, 6(8), 59- 65.
Das, p. (2023). Impact of Lakshmi Bhandar Scheme in Improving Social Security for Empowering Women in West Bengal. *Journal of Emerging Technologies and Innovative Research (JETIR)*, 10(10), 38-45.
Chatterjee, S. (2023). The Role of Lakshmi Bhandar Scheme in Improving Financial Inclusion for

Women in West Bengal: A Review. *International Journal of Research in Social Sciences*, 13(3), 70-78.

M, Abu. (2017). The Socio-Economic Conditions of Tribal Communities in India. *International journal of pure applied management sciences*, 3(1).

Bhukya, R. (2015). Empowerment of tribal women in India. *Indian paper of research*, 4(4).

Mohapatra, A. (2017). Economic and Political Empowerment of Women in Tribal Communities of Contemporary Odisha. *International Education and Research Journal*, 3(5).

Panigrahi, S. (2017). Economic Status of Tribal Women: A Case Study of Southern Chhattisgarh. *International Journal of Innovative Research in Science, Engineering and Technology*, 6 (2).

